

**REBUTTAL EXHIBIT B**

**PLAINTIFF ADVANCEME'S REPLY CLAIM CONSTRUCTION BRIEF**

**DEBIT CARD DIRECTORY****Chapter 7**

(C9)

**Acquiring Banks**

**T**he debit card business has two sides, issuing and acquiring. The latter side, which involves recruiting merchants to accept debit cards, is not discussed as often as the former, but this is no indication of its importance. Acquiring is what makes point-of-sale debit possible, since without merchants the cards would be useless as payment vehicles.

Some of the same banks that issue debit cards also acquire merchant transactions, and are hence known as acquirers or merchant banks. The 20 biggest acquirers are listed here, ranked by the transactions performed on terminals they were responsible for as acquirers as of June 1995. The listings also show all POS terminals the bank actually drives.

Debit card acquiring is a complex business because it can take many shapes, often depending on the size and sophistication of the merchant. In the

simplest case, banks buy the terminals, drive them for the merchant, and transmit all transactions to the network. The merchants pay them a transaction fee and usually pay rent for the terminals.

But not infrequently merchants buy their own terminals and also drive them, or hire a third-party processor to drive them. In some cases, indeed, merchants build their own switches, which allow them to send transactions directly to the local network or to major issuing banks. In this instance, the merchant may not even need an acquirer.

BankAmerica remains the nation's number-one acquirer of debit transactions, with 21% growth in its monthly transactions from June 1994. Number-two First Interstate Bank enjoyed 43% growth to climb into second place. And Sunwest Bank caught fire, more than doubling its volume and leaping from 15th place to 12th.

**DEBIT CARD DIRECTORY****Acquiring Banks****1. BankAmerica**

1 S. VAN NESS STREET  
SAN FRANCISCO CALIF. 94103  
415-241-3373

**Monthly Transactions** 8,000,000

**Terminals On-Line** 60,000

**Terminals It Drives** 6,500

**Networks Affiliated:** Interlink, Maestro, Honor, Accel, Pulse, Explore, MAC, NYCE, GulfNet, BankMate, AFFN.

**Director:** Sharif Bayyari, Executive Vice President

**2. First Interstate**

707 WILSHIRE BOULEVARD  
LOS ANGELES CALIF. 90017  
213-614-5132

**Monthly Transactions** 4,250,000

**Terminals On-Line** 7,230

**Terminals It Drives** 0

**Networks Affiliated:** Interlink, Explore, Maestro, Accel, Instant Teller.

**Director:** Eric Bell, Vice President

**3. Wells Fargo**

1200 MONTEGO WAY  
WALNUT CREEK CALIF. 94598  
510-746-4120

**Monthly Transactions** 3,400,000

**Terminals On-Line** 8,465

**Terminals It Drives** 5,965

**Networks Affiliated:** Interlink, Explore, Maestro.

**Director:** Debra Rossi, Senior Vice President

**4. EFS National Bank**

2525 HORIZON LAKE DRIVE, SUITE 120  
MEMPHIS TENN. 38133  
901-371-8000

**Monthly Transactions** 3,000,000

**Terminals On-Line** 41,000

**Terminals It Drives** 41,000

**Networks Affiliated:** AFFN, Alert, BankMate, Cash Station, EFT Illinois, Explore, Gulfnet, Honor, Infonet, Interlink, Kets, MAC, Maestro, Magic Line, Money Center 24, Money Station, Most, Pulse, Shazam, Tyme.

**Director:** Edward A. Labry, President, Concord EFS

**5. Mellon Bank**

ONE MELLON BANK CENTE, SUITE 1000  
PITTSBURGH PA. 15258  
1-800-343-7064

**Monthly Transactions** 1,300,000

**Terminals On-Line** NA -

**Terminals It Drives** 0

**Networks Affiliated:** 14 Networks.

**Director:** David Johns, Senior Vice President

**6. Crestar**

6802 PARAGON PLACE  
RICHMOND VA. 23230  
804-287-9202

**Monthly Transactions** 1,054,450

**Terminals On-Line** 3,673

**Terminals It Drives** 0

**Networks Affiliated:** Interlink, Maestro, Most, MAC.

**Director:** Bob Antrobus, Vice President

**DEBIT CARD DIRECTORY****Acquiring Banks****7. National City Processing Company**

1231 DURRELL LANE  
LOUISVILLE KY. 40285-0001  
502-364-2000

**Monthly Transactions** 1,000,000

**Terminals On-Line** 15,000

**Terminals It Drives** 0

**Networks Affiliated:** Interlink, Explore, Maestro, MAC, Pulse, Tyme, Honor, Money Station, Most, NYCE, Cash Station, Magic Line.

**Director:** Michael McEvoy, Senior Vice President

**8. PNC Bank Corp.**

FIFTH & WOOD STREETS  
PITTSBURGH PA. 15265  
412-762-2344

**Monthly Transactions** 774,181

**Terminals On-Line** 5,792

**Terminals It Drives** 0

**Networks Affiliated:** All Major Networks.

**Director:** Paula Kramer, Vice President

**9. BayBanks**

ONE BAYBANK TECHNOLOGY PLACE  
WALTHAM MASS. 2154  
617-788-7825

**Monthly Transactions** 761,941

**Terminals On-Line** 18,240

**Terminals It Drives** NA

**Networks Affiliated:** X-Press 24.

**Director:** Robert Shay, Senior Vice President

**10. Texas Commerce Bank**

P.O. BOX 2558  
HOUSTON TEX. 77252  
713-216-7388

**Monthly Transactions** 670,000

**Terminals On-Line** 1,300

**Terminals It Drives** 0

**Networks Affiliated:** Pulse, MAC, NYCE, Star/Explore, Maestro, Interlink, Honor, Magic Line, Shazam, Alert, Tyme, GulfNet.

**Director:** John B. Fricke, Vice President

**11. Michigan National Bank**

27777 INKSTER ROAD  
FARMINGTON HILLS MICH. 48333  
517-323-5799

**Monthly Transactions** 400,000

**Terminals On-Line** 4,200

**Terminals It Drives** 1,900

**Networks Affiliated:** Magic Line.

**Director:** Michael King, First Vice President

**12. Sunwest Bank**

P.O. BOX 2550  
ALBUQUERQUE N.M. 87125  
505-282-3187

**Monthly Transactions** 326,913

**Terminals On-Line** 4,104

**Terminals It Drives** 4,104

**Networks Affiliated:** BankMate.

**Director:** Karen Watson, Director

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**DEBIT CARD DIRECTORY****Acquiring Banks****13. Banc One**

800 BROOKSEdge BOULEVARD  
WESTERVILLE OHIO 43081  
614-248-7829

**Monthly Transactions** 325,000  
**Terminals On-Line** 4,115  
**Terminals It Drives** 0  
**Networks Affiliated:** Interlink, Maestro, Pulse,  
Explore, MAC.  
**Director:** David Strider, President

**14. KeyCorp**

900 EUCLID AVENUE  
CLEVELAND OHIO 44115  
216-737-2678

**Monthly Transactions** 306,000  
**Terminals On-Line** 3,500  
**Terminals It Drives** 0  
**Networks Affiliated:** MAC, Money Station, NYCE,  
Honor, GulfNet, Maestro, Interlink, Magic Line,  
Star/Explore, Exchange Accel.  
**Director:** Daniel J. Neistadt, Vice President

**15. U.S. Bancorp**

111 S.W. FIFTH AVENUE  
PORTLAND ORE. 97204  
503-275-4467

**Monthly Transactions** 285,000  
**Terminals On-Line** 1310  
**Terminals It Drives** 595  
**Networks Affiliated:** Accel, Interlink, Explore,  
Maestro.  
**Director:** Bartt Brick, Senior Vice President

**16. Fifth Third**

38 FOUNTAIN SQUARE PLAZA  
CINCINNATI OHIO 45263  
513-579-5447

**Monthly Transactions** 274,000  
**Terminals On-Line** 11,941  
**Terminals It Drives** 0  
**Networks Affiliated:** Jeanie, Money Station.  
**Director:** Jim Hudepohl, Senior Vice President

**17. First Security Bank  
(New Mexico)**

P.O. BOX 1305  
ALBUQUERQUE N.M. 87103  
801-246-1443

**Monthly Transactions** 175,655  
**Terminals On-Line** 965  
**Terminals It Drives** NA  
**Networks Affiliated:** Money Network, Lynx, Pulse,  
Explore, Interlink, Maestro.  
**Director:** Karen McDuffie, Manager, POS Merchant  
Services

**18. Herring National Bank**

1608 S. POLK  
AMARILLO TEX. 79102  
806-373-3921

**Monthly Transactions** 150,000  
**Terminals On-Line** 3,000  
**Terminals It Drives** 3,000  
**Networks Affiliated:** Pulse.  
**Director:** Campbell Burgess, Vice President

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# DEBIT CARD

# DIRECTORY

## Acquiring Banks

### 19. Bank South

55 MARIETTA STREET  
ATLANTA GA. 30302  
404-529-4926

**Monthly Transactions** 130,000

**Terminals On-Line** 3,000

**Terminals It Drives** 0

**Networks Affiliated:** Interlink, Maestro, Honor.

**Director:** T. Chris Roberts, Vice President, Card Services

### 20. National Bank of Alaska

6831 ARCTIC BOULEVARD  
ANCHORAGE ALASKA 99510  
907-267-5602

**Monthly Transactions** 54,878

**Terminals On-Line** 892

**Terminals It Drives** 382

**Networks Affiliated:** Alaska Option.

**Director:** Judy Panke, Vice President, Manager of Electronic Banking